

# POCKET STATISTICS

## 1993



THE CENTRAL PENSION  
SECURITY INSTITUTE



POCKET STATISTICS, 1993  
The Central Pension Security Institute

Statistical facts about Finland

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\* Preliminary figure or estimate

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The Central Pension Security Institute is the statutory central body of the employment pensions scheme.

The administration of the Finnish employment pensions scheme is decentralized, in that private pension companies, institutions, foundations and funds implement the private-sector employment pensions acts and the Central Pension Security Institute attends to matters that are common to the scheme and ensures that its implementation is uniform.

The main functions of the Central Pension Security Institute are to improve the employment pensions scheme, register employment data, give advice on pensions, supervise the employers' liability to take out insurance for their employees, carry on research and compile statistics on pensions, and to disseminate information. We take pride in discharging all our duties obligingly, efficiently and objectively.

Employment pensions service is also rendered by the employment pensions institutions, the insurance companies and their local offices, by the local representatives of the Farmers' Social Insurance Institution and the local offices of the Social Insurance Institution.

The State Treasury Office provides data on the pensions payable under the State Employees' Pensions Act, the Pensions Institute of Local Government gives information on the pensions under the local government pensions scheme, the National Ecclesiastical Board informs about the pensions payable under the Evangelical-Lutheran Church Pensions Act, and the Seamen's Pensions Fund informs about seamen's pensions.

At the end of 1992, 1.2 million people drew a pension in Finland and total pension expenditure amounted to FIM 67.6 thousand million, thereby accounting for 38.5% of social security expenditure. The private-sector beneficiaries numbered 894,000 and pension expenditure amounted to FIM 27.3 thousand million.

## GROSS NATIONAL PRODUCT AND SOCIAL EXPENDITURE 1)

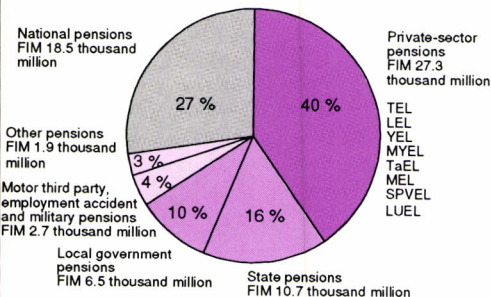
	Gross national product FIM million	Change, %	Social security expenditure FIM million	Change, %	Soc. sec. expenditure/ GNP, %
1982	245 700	12.5	57 000	18.8	23.2
1983	274 600	11.8	66 200	16.2	24.1
1984	308 400	12.3	74 900	13.2	24.3
1985	335 000	8.6	86 200	15.0	25.7
1986	357 600	6.7	93 300	8.3	26.1
1987	391 600	9.5	103 600	11.0	26.5
1988	441 500	12.8	112 800	8.9	25.6
1989	496 900	12.5	124 200	10.1	25.0
1990	525 900	5.8	140 100	12.8	26.6
1991	503 600	- 4.2	159 500	13.8	31.7
1992*	490 550	- 2.6	175 700	10.2	35.8

## OVERALL PENSION EXPENDITURE AND UNEMPLOYMENT EXPENDITURE

	Overall pension* expenditure		Unemployment expenditure 1)	
	FIM million	Share of social security expenditure, %	FIM million	Share of social security expenditure, %
1982	23 900	42.1	3 718	6.5
1983	28 200	42.6	4 295	6.5
1984	32 200	43.0	4 245	5.7
1985	36 100	41.9	5 760	6.7
1986	39 800	42.7	6 318	6.8
1987	43 600	42.1	6 747	6.5
1988	47 100	41.8	6 739	6.0
1989	51 600	41.6	6 574	5.3
1990	56 900	40.4	7 101	5.1
1991	62 700	39.3	13 407	8.4
1992	67 610	38.5	22 000 *	12.5

1) Source: Ministry of Social Affairs and Health

**TOTAL PENSION EXPENDITURE, 1992 \***  
FIM 67.6 thousand million



**AVERAGE RATE OF UNEMPLOYMENT AND BENEFICIARIES OF UNEMPLOYMENT BENEFIT**

	Average rate of unemployment 1) %	Beneficiaries of unemployment benefit, 1 000 persons 2)		
		Basic daily allowance	Earnings-related daily allowance	Total daily allowance
1982	5.4	170	195	365
1983	5.5	180	194	374
1984	5.2	168	169	337
1985	5.0	189	189	378
1986	5.4	203	210	413
1987	5.1	198	209	407
1988	4.5	178	188	366
1989	3.5	138	167	305
1990	3.4	126	171	297
1991	7.6	236	339	575
1992	13.1	326	489 *	815

Source: 1) Labour survey, Central Statistical Office of Finland  
2) SII, Ministry of Social Affairs and Health

**PERCENTAGE SHARE OF SOCIAL SECURITY EXPENDITURE IN THE GNP IN THE EC-COUNTRIES 1)**

	<b>1982</b>	<b>1986</b>	<b>1990</b>	<b>1991</b>
The Netherlands	32.6	30.9	32.2	32.4
Denmark	30.6	26.7	29.7	29.8
France	27.9	28.5	27.8	28.7
Luxembourg	27.5	24.8	25.9	27.5
Belgium	30.2	29.4	26.7	26.7
Germany (W)	29.7	28.1	26.9	26.6
England	23.7	24.3	23.0	24.7
Italy	21.5	22.4	24.0	24.4
Spain	19.4	19.5	20.7	21.4
Ireland	23.1	24.1	20.3	21.3
Portugal	15.9	16.3	17.0	19.4
Greece	16.3	19.4	..	..
Mean	26.1	26.0	25.5	26.0

1) According to EUROSTAT classification Source:EUROSTAT

**RATES OF UNEMPLOYMENT IN SOME OECD-COUNTRIES, %**

	<b>1982</b>	<b>1986</b>	<b>1990</b>	<b>1992</b>
Finland 1)	5.4	5.4	3.4	13.1
Sweden 1)	3.2	2.7	1.5	4.8
Norway 2)	2.6	2.0	5.2	5.9
Denmark 2)	9.8	8.0	9.6	11.3
Austria 2)	3.7	5.2	5.4	6.0
France 2)	8.2	10.4	9.0	10.3
Germany 2)	7.5	9.0	7.2	6.6
Great Britain 2)	9.8	11.4	5.8	9.8
United States 1)	9.7	7.0	5.5	7.4
Canada 1)	11.0	9.6	8.1	11.3
Japan 1)	2.4	2.8	2.1	2.1
Australia 1)	7.2	8.1	6.9	10.8

1) Labour survey 2) Registered unemployment  
Source: Ministry of Labour

## AVERAGE LIFE EXPECTATION, YEARS

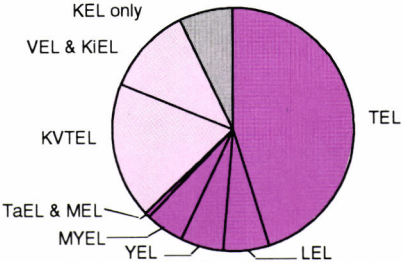
Age	0	15	25	45	65	85
<b>Males</b>						
1961-1965	65.4	52.5	43.1	25.3	11.4	3.6
1991	71.4	57.0	47.7	29.6	14.0	4.5
<b>Females</b>						
1961-1965	72.6	59.2	49.5	30.5	13.7	3.7
1991	79.3	64.9	55.1	35.9	18.0	5.4

## ACTIVITIES OF THE POPULATION, 1992, 1 000 PERSONS

	Ages 15-64 Number	Ages 15-24 %	Ages 25-54 %	Ages 55-64 %
Employed population	2 159	35	78	37
Unemployed population	328	12	10	6
Student population	364	46	3	-
Retired population etc.	374	1	4	53
Engaged in housekeeping	115	2	4	3
Others	43	4	1	1
All	3 383	100	100	100

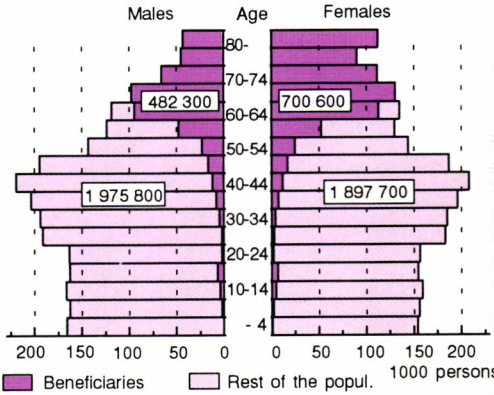
Source: The 1992 labour survey of The Central Statistical Office

POPULATION INSURED FOR PENSION BENEFITS  
AT YEAR-END, 1992 \*



The non-retired population of working age, i.e., between ages 16 and 64, numbered 2.9 million at year-end, 1992. The population of working age is covered for national pension benefits. The employees and self-employed people are covered for employment pension benefits.

BREAKDOWN BY AGE OF TOTAL POPULATION AND  
BENEFICIARIES AT YEAR-END, 1992





## ALL BENEFICIARIES AT YEAR-END, 1992

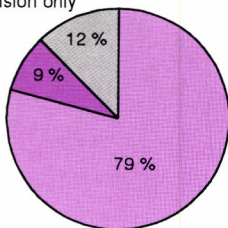
1 182 900

National pension only

146 400

Employment  
pension only

100 600

Both  
employment  
and national  
pension

935 900

## ALL BENEFICIARIES BY PENSION TYPE AT YEAR-END, 1992

	Number	Percentage	
		Males	Females
Old-age pension	762 600	37	63
- early old-age pension	29 500	31	69
Unemployment pension	43 700	46	54
Disability pension	308 500	53	47
- early disability pension	56 200	48	55
Front-veterans' early retirement and front-veterans' pension	260	33	67
Farm-closure pension	30 300	47	53
Change-of-generation pen.	14 800	40	60
Part-time pension	1 200	43	57
Survivor's pension	212 400	4	96
Child's pension	29 100	49	51
All beneficiaries	1 182 900	41	59

One and the same person may receive several types of pension at the same time.

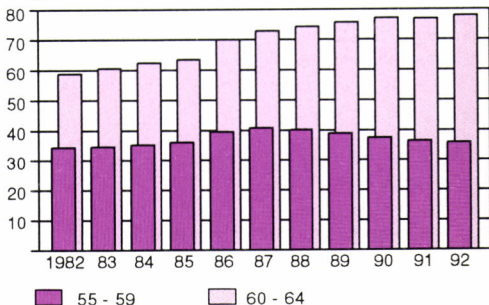
# **PENSIONERS IN THEIR OWN RIGHT AND/OR SPECIAL PENSIONERS, INCLUDING POPULATION SHARES**

	All 1) Number	Population share %	Ages 55 - 64 Number	Population share %
1982	936 400	24.5	222 800	45.4
1983	954 900	24.8	233 100	46.7
1984	971 100	25.0	247 600	48.3
1985	988 900	25.4	253 900	49.1
1986	1 027 700	26.3	282 000	54.8
1987	1 051 300	26.8	293 000	56.5
1988	1 067 000	27.1	293 900	57.1
1989	1 083 500	27.4	294 200	57.4
1990	1 096 600	27.6	294 000	57.5
1991	1 106 400	27.7	290 100	56.9
1992	1 117 500	27.8	291 300	57.0

1) Pensioners over 16

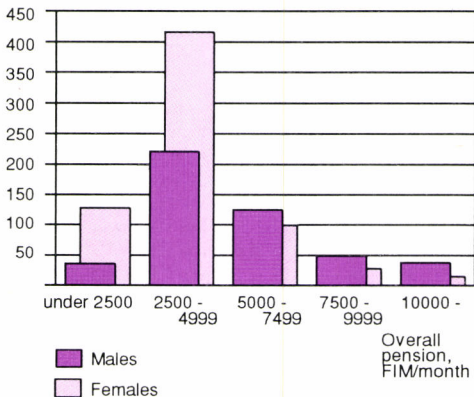
## **SHARES OF THE POPULATION ACCOUNTED FOR BY 55 - 64-YEAR-OLD BENEFICIARIES OF OWN AND/OR SPECIAL PENSION**

Population share  
%



# ALL BENEFICIARIES BY SIZE OF THE OVERALL PENSION AT YEAR-END, 1992 1)

1 000 persons



1) Child's pensions are not included.

## AVERAGE OVERALL PENSION OF ALL BENEFICIARIES AT YEAR-END, 1992, FIM/MONTH 1)

All	Males	Females
4 645	5 593	3 998

1) Child's pensions are not included.

## EMPLOYMENT PENSION AND NATIONAL PENSION INDICES

	Employment pension index 1962=100	Annual change %	National pension index 1975=100	Annual change %
1982	836	12.2	671.3	10.1
1983	915	9.4	726.6	8.2
1984	1 006	9.9	775.5	6.7
1985	1 088	8.2	823.0	6.1
1986	1 165	7.1	863.0	4.9
1987	1 225	5.2	893.0	3.5
1988	1 291	5.4	926.0	3.7
1989	1 387	7.4	976.0	5.4
1990	1 481	6.8	1 045.0	7.1
1991	1 595	7.7	1 104.0	5.6
1992	1 682	5.5	1 139.0	3.2
1993	1 688	0.4	1 170.0	2.7

## AVERAGE RATES OF CONTRIBUTION, PREMIUM INCOME AND LIABILITIES DEBT

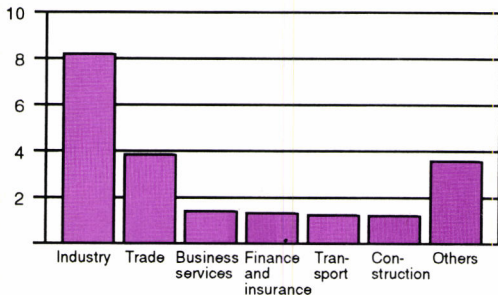
	Average rates of contribution 1992, % 1)	Premium income 1992 2) FIM million *	Liabilities dept at year-end 1992 2) FIM million *
TEL	14.4	17 722	121 500
LEL	15.7	1 440	13 410
YEL	15.2	1 969	840
MYEL	6.9	629	118
TaEL	12.0	56	200
MEL	16.0	212	1 560
Total		22 028	137 640

1) The full rate of contribution under YEL and MYEL was 16.9 %.

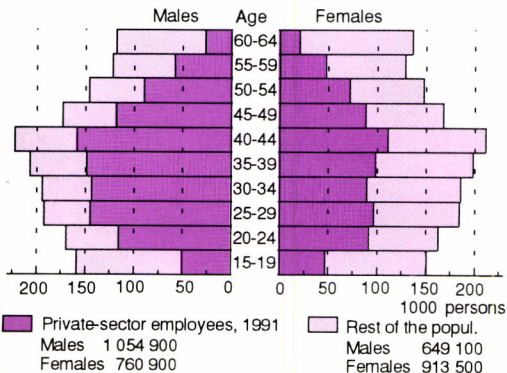
2) Basic pension cover and registered supplementary pension cover

# CONTRIBUTIONS PAID BY TEL EMPLOYERS IN THE MAJOR LINES OF BUSINESS, 1991

FIM thousand million



## BREAKDOWN BY AGE OF PRIVATE-SECTOR EMPLOYEES AND SELF-EMPLOYED PEOPLE IN 1991 AND OF THE POPULATION AGED 15 - 64



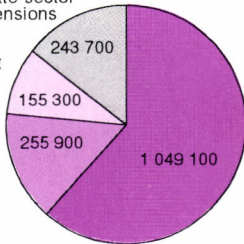
POPULATION OF AGES 15 - 64 INSURED UNDER THE PRIVATE-SECTOR EMPLOYMENT PENSIONS ACTS, AND ITS SHARE OF THE POPULATION OF CORRESPONDING AGE AT YEAR-END, 1991

MALES

Population not insured under the private-sector employment pensions acts

Retired at year-end, 1991

Employed before 1991



Employed in 1991

FEMALES

Population not insured under the private-sector employment pensions acts

Retired at year-end, 1991

Employed before 1991



Employed in 1991

**PRIVATE-SECTOR EMPLOYEES BY PENSION ACT,  
1 000 PERSONS**

	All	TEL	LEL	TaEL	YEL	MYEL
1982	1 896	1 371	290	-	133	244
1983	1 901	1 379	285	-	139	238
1984	1 914	1 395	271	-	144	231
1885	1 928	1 413	262	-	151	227
1986	1 910	1 408	241	8	157	219
1987	1 915	1 416	243	10	162	209
1988	1 924	1 432	240	11	169	199
1989	1 951	1 459	246	12	176	192
1990	1 945	1 452	237	12	180	187
1991 1)	1 836	1 346	209	12	179	180

Simultaneous coverage by several employment pensions acts is possible.

For column All, each person has been counted only once.

1) Population covered by The Seamen's Pensions Act (MEL) numbered 11 200 in 1991.

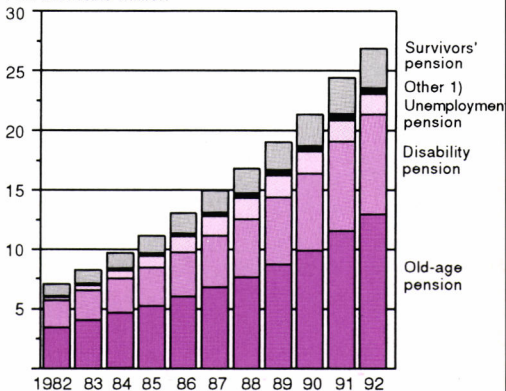
**POPULATION COVERED BY PRIVATE-SECTOR EMPLOYMENT  
PENSIONS ACT FOR THE FIRST TIME**

	All	TEL	LEL	TaEL	YEL	MYEL
1982	76 900	49 100	26 700	-	500	500
1983	76 500	51 100	24 400	-	400	500
1984	77 100	52 400	23 900	-	400	400
1885	76 400	52 900	22 600	-	500	400
1986	70 800	48 300	21 200	600	400	400
1987	71 500	50 500	19 800	400	400	400
1988	71 700	51 100	19 600	400	400	200
1989	74 600	54 100	19 600	400	400	200
1990	68 200	49 000	18 300	400	300	300
1991	38 800	25 500	12 600	300	200	200

Each person is registered in one column only.

## PRIVATE-SECTOR EMPLOYMENT PENSION EXPENDITURE

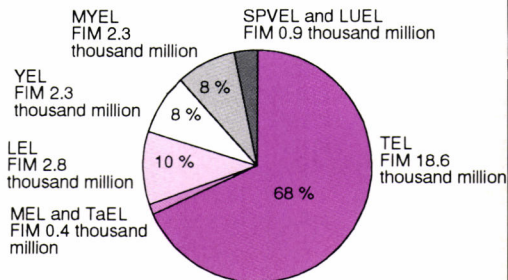
FIM thousand million



1) Change-of-generation and part-time pension

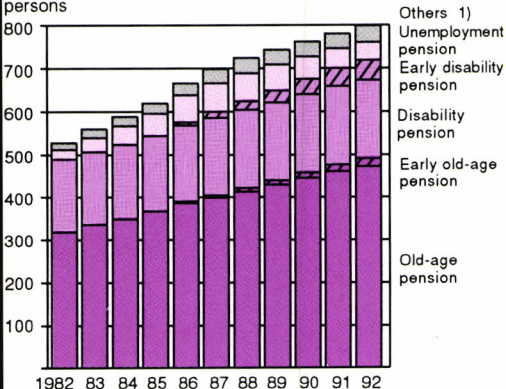
## PRIVATE-SECTOR EMPLOYMENT PENSION EXPENDITURE, 1992

FIM 27.3 thousand million





## PRIVATE-SECTOR PENSIONERS BY PENSION TYPE

1 000  
persons

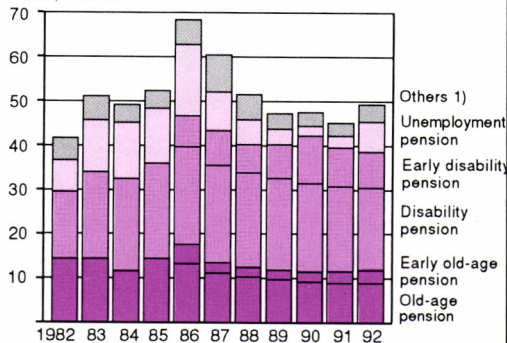
1) Change-of-generation pension, farm-closure pension, front-veteran's early pension and part-time pension

## PRIVATE-SECTOR PENSIONERS BY PENSION ACT AT YEAR-END 1992

	All	Under 65	Median age
All	799 200	299 600	67.6
TEL	425 000	173 800	66.8
LEL	107 800	50 700	65.8
YEL	55 300	18 200	68.3
MYEL, SPVEL and LUEL	206 500	54 200	70.2
MEL	4 400	3 300	59.5
TaEL	220	130	62.4

# POPULATION HAVING RETIRED ON A PRIVATE-SECTOR PENSION FOR THE FIRST TIME, BY PENSION TYPE

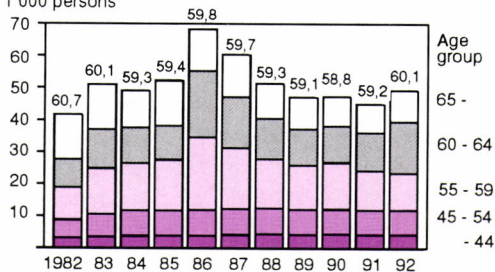
1 000 persons



1) Change-of-generation pension, farm-closure-pension, front-veteran's early pension and part-time pension

## POPULATION HAVING RETIRED ON A PRIVATE-SECTOR PENSION FOR THE FIRST TIME, BY AGE

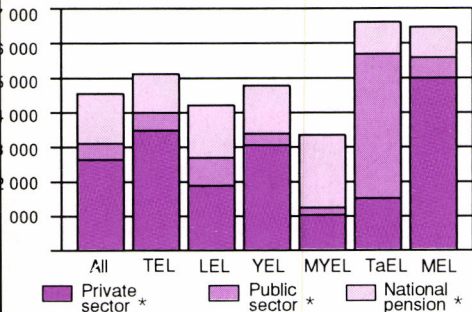
1 000 persons



See top of column for median age of those having retired in a year.

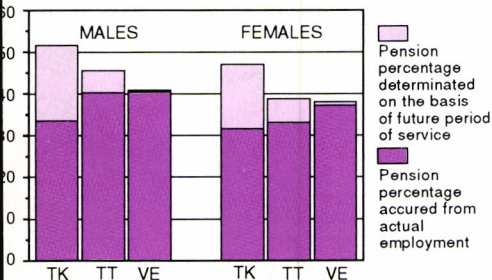
# AVERAGE OVERALL PENSION OF OLD-AGE, DISABILITY OR UNEMPLOYMENT PENSIONERS IN THE PRIVATE SECTOR AT YEAR-END, 1992

FIM/month



## PENSION PERCENTAGE OF PEOPLE HAVING RETIRED ON A FULLY-EFFECTIVE PENSION FROM THE PRIVATE SECTOR (IN 1990 1)

Percent



TK = Disability pensions TT = Unemployment pensions  
VE = Old-age pensions

1) People having worked in the private sector only.